

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	) Confirmation No.: 7569
	)
Nigel KNIGHT et al.	) TC/A.U.: 3624
	)
Application No.: 09/779,950	)
	) Examiner: Daniel S. FELTON
Filed: February 9, 2001	)
	) Customer No. 21967
For: INTERNATIONAL BANKING	)
SYSTEM AND METHOD	)

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO ELECTION/RESTRICTION REQUIREMENT**

Sir:

Responsive to the Office Action mailed April 7, 2006, please consider the following remarks in connection with the above-identified patent application.

**REMARKS**

In the Office Action, the Examiner requested restriction to one of the following Species of claims under 35 U.S.C. § 121: Group I. claims 1-18, 45-59. Group II. claims 19-31, 60, Group III: claims 32-41 and 61, Group IV: claims 42-44, and Group V: claim 62.

As required, Applicants hereby elect Group I, which includes claims 1-18, 45-59 without traverse. Applicants hereby requests withdrawal of claims 19-44. and 60-62. Applicant also reserves the right to reinstate any withdrawn claims.

CONCLUSION

Applicants respectfully submit that the application is in condition for allowance and respectfully request a notice of allowance for the pending claims. Should the Examiner determine that any further action is necessary to place this application in condition for allowance, the Examiner is kindly requested and encouraged to telephone Applicant's undersigned representative at the number listed below.

It is believed that no fees other than the extension of time fee, are due in connection with this response. However, if any additional fees are determined to be due, the Commissioner is hereby authorized to charge these fees to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

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